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Ministry of
Municipal Affairs
and Housing

SOCIO-ECONOMIC CHARACTERISTICS OF RENTERS

October 1980
Rental Market Survey Results

POLICY AND PROGRAM
DEVELOPMENT SECRETARIAT

FEBRUARY, 1982



Ministry of
Municipal Affairs
and Housing

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SOCIO-ECONOMIC CHARACTERISTICS OF RENTERS

October 1980
Rental Market Survey Results

Hon. Claude F. Bennett
Minister

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Deputy Minister

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The source of the socio-economic
characteristics of renters information
is the October 1980 Rental Market
Survey Results.



TABLE OF CONTENTS

| | <u>PAGE</u> |
|-------------------------------------|-------------|
| Introduction | 1 |
| Executive Summary | 2 |
| General Characteristics | 3 |
| Renters by Age of Head of Household | 20 |
| Rent-to-Income Ratios | 29 |
| Mobility | 37 |
| Appendix A | 41 |
| Appendix B | 47 |



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INTRODUCTION

Each year, since 1975 the Ontario Ministry of Municipal Affairs and Housing has conducted a Rental Market Survey of various Ontario municipalities. The October, 1980, Rental Survey underwent a number of revisions in the survey questionnaire which now allow an analysis of various socio-economic characteristics of renter households. It is possible to determine typical household compositions, incomes, rent-to-income ratios and unit characteristics of renters from survey results.

Data was collected by means of a telephone survey for Metro Toronto, Hamilton, London, Windsor, Ottawa, Thunder Bay and Sudbury during the month of October, 1980.

The following paper reviews the characteristics of renters in general and notes differences between cities and within cities. The report is divided into seven sections -- Introduction, Executive Summary, General Characteristics, Renters by Age of Head of Household, Rent-to-Income Ratios, Mobility, Appendix A and Appendix B.

EXECUTIVE SUMMARY

Based on the 1980 Rental Market Survey, a picture of typical renter households in seven Ontario cities can be drawn. The following summary highlights the major trends which have emerged from an analysis of socio-economic data on renters.

- Tenant households are typically younger -- over-all, 62% of all households are less than 40 years of age.
- Over 50% of respondents earn greater than \$20,000 per annum in all cities.
- Metro Toronto, Ottawa and Thunder Bay renter households have 25%, 22% and 19%, respectively, of respondents in the greater than \$30,000 income range.
- Of all respondents, less than 34% pay greater than 25% of their income toward rent. However, specialized groups such as senior citizens have greater affordability problems.
- Greater than 50% of senior citizen renters pay more than 25% of their income toward rent.
- 65% of all respondents are one- or two-person households.
- Younger households tend to be more mobile.
- Income has no relationship to mobility of renter households.

GENERAL CHARACTERISTICS

Renter households are typically younger, with the bulk of the renters falling in the 25-35 age category. There are few households where the head of the household is younger than 20 (Table 1).

In general, the larger cities are split roughly 50/50 between families and non-family households (Graph 2/Table 7). There is a greater percentage of families in Sudbury and, to a lesser degree, in Thunder Bay than any other city surveyed. This is somewhat characteristic of the north. Approximately 17% in Thunder Bay and 22% in Sudbury are single-parent families; substantially greater than evident in southern Ontario cities (Table 2).

As would be expected, there is a wide range of household incomes within the seven cities surveyed. Typical incomes range from \$16,600 in London and Sudbury to \$19,900 in Toronto, Ottawa and Thunder Bay (Table 5). One interesting fact emerged from the review of income levels. It would appear that in cities such as Toronto, Ottawa and Thunder Bay, approximately 25%, 22% and 19%, respectively, of all renters earn over \$30,000 per annum (Table 3/Graph 3). In these same cities, 50% of respondents earn greater than \$20,000 per annum. Analysis in subsequent sections will clarify exactly who these higher income individuals are. As might be expected, few of this group have affordability problems.

Tables 5A - 5D show typical characteristics for specific household types. Substantial differences exist in the majority of cases when comparisons are made for specific household types across cities. Each market can be said to be unique. As would be expected, seniors typically have lower incomes than non-senior households, and higher proportions of renters paying greater than 25% of their incomes toward rent.

Over-all, household sizes average approximately two persons per household with the typical head of the household being 29-32 years of age. No more than 34.2% of all respondents pay more than 25% of their income toward rent and typical rent increases are in line with current legislation (Table 12).

65% of renter households in all cities are one- or two-person households (Graph 4). Of those households, greater than two persons in size, 90% are families with children (Table 7).

TABLE 1

DISTRIBUTION OF RENTER HOUSEHOLDS
BY AGE OF HEAD OF HOUSEHOLD

| <u>Municipality</u> | <u>< 25</u> <u>(%)</u> | <u>25</u> <u>(%)</u> | <u>45</u> <u>(%)</u> | <u>55</u> <u>(%)</u> | <u>60</u> <u>(%)</u> | <u>65</u> <u>(%)</u> | <u>Total</u> <u>(%)</u> | <u>Sample</u> <u>Size</u> <u>(#)</u> |
|---------------------|------------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|----------------------------|--------------------------------------------|
| Metro Toronto | 15.8 | 56.3 | 11.3 | 3.2 | 3.3 | 10.1 | 100 | 753 |
| Hamilton | 21.4 | 44.9 | 9.1 | 4.7 | 4.2 | 15.7 | 100 | 597 |
| London | 35.0 | 41.8 | 6.7 | 3.8 | 3.0 | 9.7 | 100 | 718 |
| Windsor | 23.5 | 44.4 | 7.7 | 4.5 | 4.1 | 15.8 | 100 | 739 |
| Ottawa | 21.2 | 56.2 | 8.4 | 5.3 | 2.3 | 6.6 | 100 | 642 |
| Thunder Bay | 29.6 | 43.9 | 7.5 | 4.4 | 2.6 | 12.0 | 100 | 724 |
| Sudbury | 23.3 | 47.6 | 10.3 | 4.8 | 4.5 | 9.5 | 100 | 862 |

Note: Sample sizes may differ from other tables due to missing data.

: Distributions differ substantially across cities.

GRAPH 1

DISTRIBUTION OF RENTER HOUSEHOLDS

BY AGE OF HEAD OF HOUSEHOLD

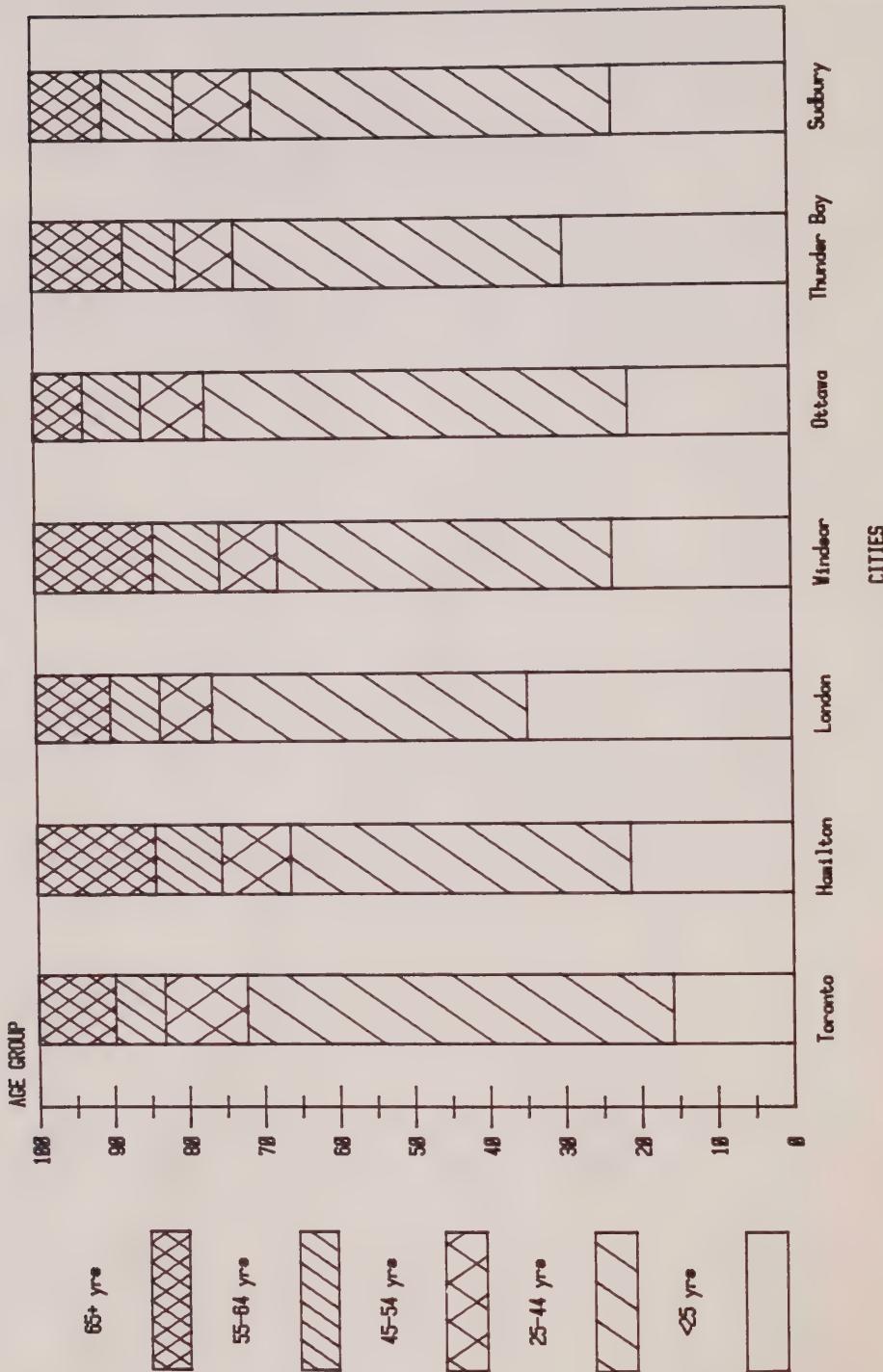


TABLE 2
DISTRIBUTION OF RENTER HOUSEHOLDS
BY HOUSEHOLD TYPE

| Municipality | No Children | Economic Family | With Children | Single Parent | Non-Family | Other | Sample Size (#) |
|---------------|-------------|-----------------|---------------|---------------|------------|-------|-----------------|
| | (#) | (#) | (#) | (#) | (#) | (#) | (#) |
| Metro Toronto | 25.6 | 20.0 | 8.2 | 46.1 | 0.1 | 100 | 765 |
| Hamilton | 24.5 | 22.5 | 7.4 | 45.6 | - | 100 | 608 |
| London | 26.3 | 16.1 | 6.1 | 51.5 | - | 100 | 723 |
| Windsor | 29.7 | 15.7 | 11.4 | 42.7 | 0.5 | 100 | 740 |
| Ottawa | 24.0 | 17.7 | 16.8 | 38.5 | 3.0 | 100 | 638 |
| Thunder Bay | 23.6 | 18.3 | 16.9 | 37.6 | 3.6 | 100 | 722 |
| Sudbury | 28.4 | 28.4 | 22.2 | 20.3 | 0.7 | 100 | 839 |

NOTE: Composition of households differs substantially across cities.

DISTRIBUTION OF RENTER HOUSEHOLDS
BY HOUSEHOLD TYPE

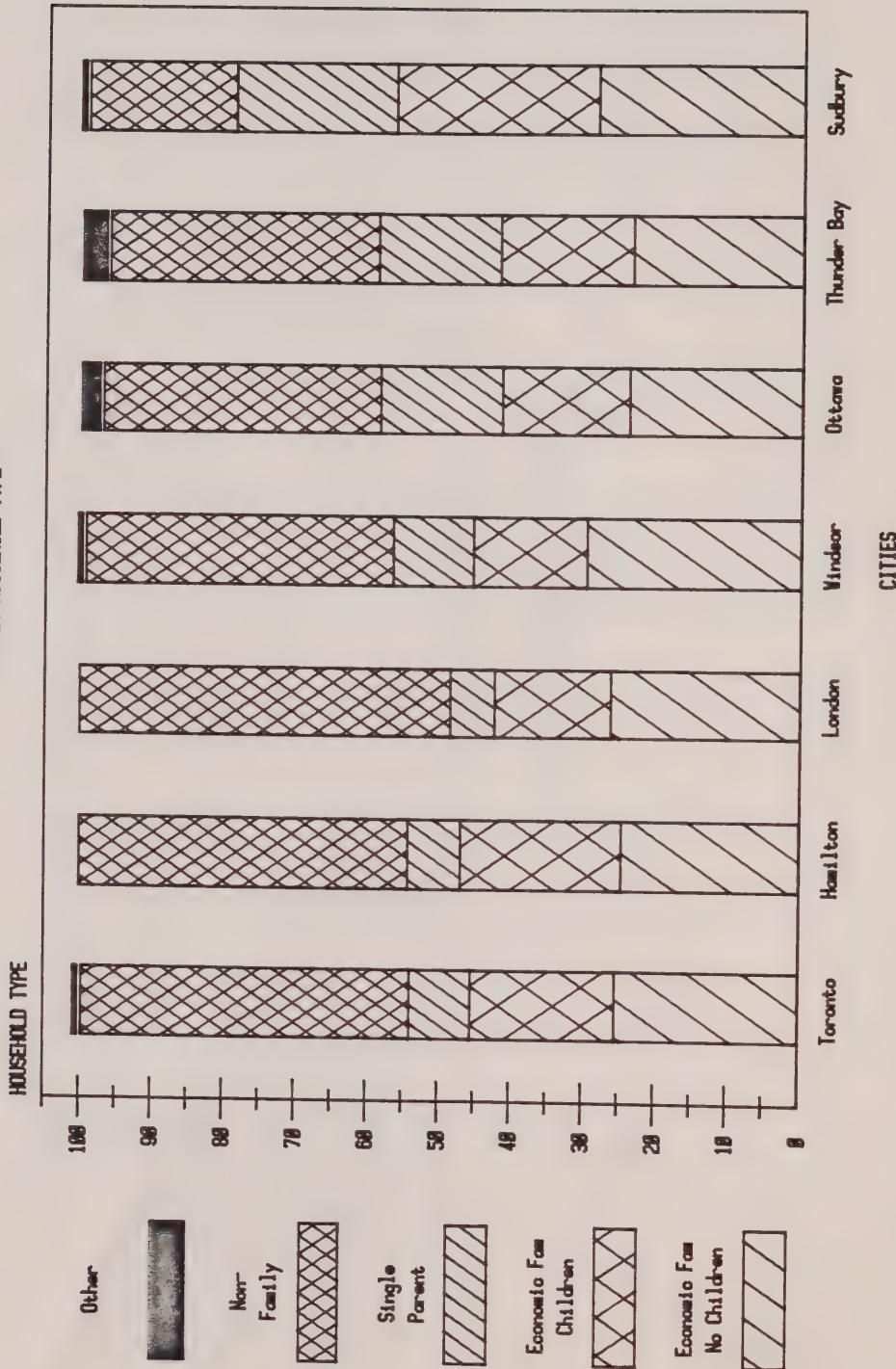


TABLE 3

DISTRIBUTION OF RENTER HOUSEHOLDS
BY FAMILY/NON-FAMILY

| <u>Municipality</u> | <u>Economic Family Households</u> | | <u>Non-Family Households</u> |
|---------------------|---------------------------------------|-------------------------------------|----------------------------------|
| | <u>With Children (%)</u> | <u>Without Children (%)</u> | <u>(%)</u> |
| Metro Toronto | 28.2 | 25.5 | 46.3 |
| Hamilton | 29.9 | 24.5 | 45.6 |
| London | 22.3 | 26.3 | 51.4 |
| Windsor | 27.0 | 29.7 | 43.3 |
| Ottawa | 34.5 | 24.0 | 41.5 |
| Thunder Bay | 35.2 | 23.5 | 41.3 |
| Sudbury | 50.6 | 28.4 | 21.0 |

Note: Economic Family - all individuals related by birth
marriage or adoption.

: Composition of household differs substantially
across cities.

TABLE 4

INCOME DISTRIBUTION

| Municipality | \$0-4,999 (%) | \$5-9,999 (%) | \$10-14,999 (%) | \$15-19,999 (%) | \$20-24,999 (%) | \$25-29,999 (%) | \$30,000+ (%) | Total (%) | Sample Size (#) |
|---------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|------------------|--------------|-----------------------|
| Metro Toronto | 2.5 | 7.8 | 20.7 | 16.0 | 17.7 | 10.3 | 25.0 | 100 | 487 |
| Hamilton | 4.2 | 13.3 | 23.1 | 15.7 | 22.4 | 8.8 | 12.5 | 100 | 377 |
| London | 6.2 | 15.4 | 21.4 | 16.2 | 20.2 | 5.9 | 14.7 | 100 | 421 |
| Windsor | 5.3 | 13.2 | 21.0 | 15.6 | 20.8 | 9.7 | 14.4 | 100 | 486 |
| Ottawa | 3.0 | 9.2 | 19.6 | 17.2 | 17.8 | 11.0 | 22.2 | 100 | 465 |
| Thunder Bay | 3.1 | 12.4 | 17.6 | 15.0 | 20.3 | 12.6 | 19.0 | 100 | 453 |
| Sudbury | 4.5 | 14.8 | 23.4 | 21.8 | 17.4 | 6.6 | 11.5 | 100 | 574 |

NOTE: Sample sizes may differ from other tables due to missing data.

: When income distributions are compared between cities, a substantial difference in distribution is found.

GRAPH 3

INCOME DISTRIBUTION

-11-

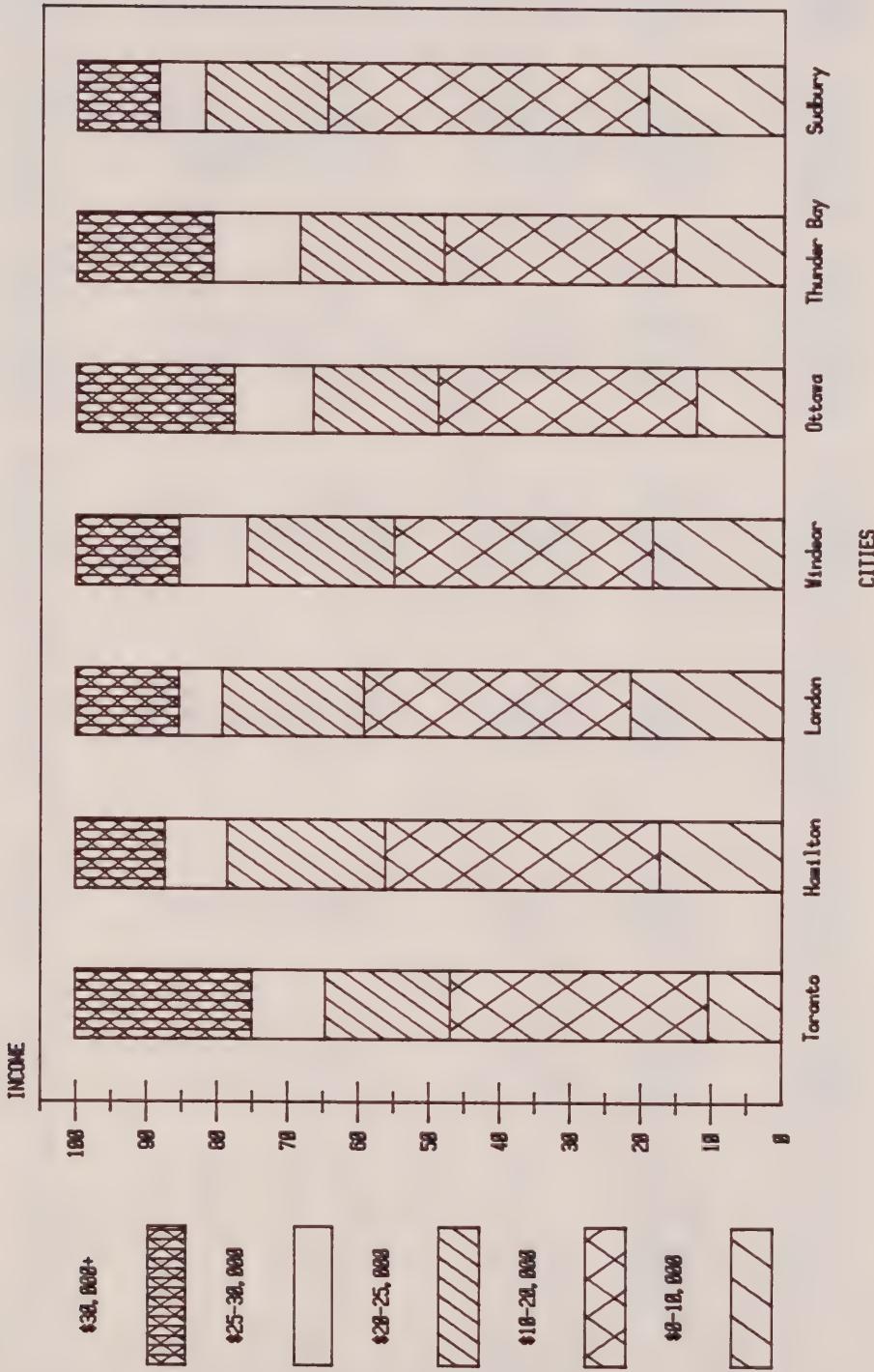


TABLE 5A
DESCRIPTIVE STATISTICS BY HOUSEHOLD TYPE

| MUNICIPALITY | SENIOR 60+ | SENIOR 65+ | NON-SENIOR 60 | NON-SENIOR 65 | FAMILY WITH CHILDREN | FAMILY NO CHILDREN | NON- FAMILY | ECONOMIC FAMILY |
|----------------------|---------------|---------------|------------------|------------------|-------------------------|-----------------------|----------------|--------------------|
| METRO TORONTO | | | | | | | | |
| MEDIAN: | | | | | | | | |
| * Rent to Income | 29.9 ++ | 32.4 | 17.4 | 17.0 | 15.5 | 19.7 | 16.7 | |
| ** Rent Change (%) | 6.2 ++ | 6.1 ++ | 6.0 | 6.0 ++ | 6.2 | 6.1 | 6.0 | |
| Income (\$) | 10,500 ++ | 9,900 | 21,000 | 21,000 | 22,100 | 16,600 | 23,200 | |
| AVERAGE: | | | | | | | | |
| Age of Head | 70 ++ | 73 ++ | 33 | 34 | 38 | 41 ++ | 37 | |
| 1980 Oct. Rent (\$) | 299 | 292 | 318 | 318 | 338 | 336 | 290 | 39 |
| P.P.H. | 1.6 | 1.5 | 2.2 | 2.2 | 3.4 | 2.1 ++ | 1.3 | 337 |
| HAMILTON | | | | | | | | |
| MEDIAN: | | | | | | | | |
| * Rent to Income | 23.8 | 25.5 | 15.8 | 15.6 | 13.1 | 18.8 | 14.9 | |
| ** Rent Change (%) | 6.0 | 6.0 | 5.8 | 5.8 | 6.0 | 5.8 | 5.9 | |
| Income (\$) | 11,100 | 9,900 | 18,800 | 18,800 | 20,800 | 22,100 | 13,300 | 22,100 |
| AVERAGE: | | | | | | | | |
| Age of Head | 70 | 72 | 32 | 34 | 36 | 44 | 40 | |
| 1980 Oct. Rent (\$) | 223 | 226 | 234 | 233 | 249 | 242 | 214 | 39 |
| P.P.H. | 1.6 | 1.5 | 2.3 | 2.2 | 3.6 | 2.0 | 1.2 | 246 |
| | | | | | | | | 2.9 |

**Non-movers only.

*Based on those who provided detailed income. As those who only indicated if their income was above or below a 25% ratio are somewhat different in distribution, these figures may be low (i.e. median may be higher).

++ NOTE: No substantial differences exist between cities when various variables were tested (i.e. rent-to-income ratios for seniors aged 60+ do not differ greatly between cities).

TABLE 5B

DESCRIPTIVE STATISTICS BY HOUSEHOLD TYPE

| MUNICIPALITY | SENIOR 60+ | SENIOR 65+ | NON-SENIOR ◀ 60 | NON-SENIOR ◀ 65 | FAMILY WITH CHILDREN | FAMILY NO CHILDREN | NON- FAMILY | ECONOMIC FAMILY |
|---------------------|---------------|---------------|--------------------|--------------------|-------------------------|-----------------------|----------------|--------------------|
| LONDON | | | | | | | | |
| MEDIAN: | | | | | | | | |
| * Rent to Income | 23.8 | 23.4 | 17.2 | 17.3 | 18.0 | 15.2 | 19.5 | 16.4 |
| ** Rent Change (%) | 5.8 | 5.6 | 5.4 | 5.5 | 5.8 | 5.1 | 5.6 | 5.5 |
| Income (\$) | 12,700 | 13,300 | 16,600 | 16,600 | 18,200 | 22,100 | 14,400 | 19,900 |
| AVERAGE: | | | | | | | | |
| Age of Head | 70 | 73 | 30 | 31 | 35 | 40 | 32 | 38 |
| 1980 Oct. Rent (\$) | 254 | 257 | 257 | 257 | 267 | 267 | 247 | 267 |
| P.P.H. | 1.6 | 1.4 | 2.2 | 2.2 | 3.6 | 2.0 | 1.5 | 2.8 |
| WINDSOR | | | | | | | | |
| MEDIAN: | | | | | | | | |
| Rent to Income | 28.0 | 31.6 | 15.8 | 16.1 | 16.7 | 18.1 | 16.7 | 17.3 |
| Rent Change (%) | 5.8 | 5.9 | 3.8 | 3.7 | 5.1 | 5.3 | 4.8 | 5.3 |
| Income (\$) | 10,000 | 9,900 | 19,900 | 18,800 | 19,900 | 16,600 | 16,600 | 18,800 |
| AVERAGE: | | | | | | | | |
| Age of Head | 71 | 74 | 32 | 33 | 35 | 44 | 40 | 39 |
| 1980 Oct. Rent (\$) | 265 | 274 | 250 | 249 | 261 | 259 | 244 | 260 |
| P.P.H. | 1.6 | 1.6 | 2.2 | 2.2 | 3.3 | 2.0 | 1.3 | 2.6 |

**Non-movers only.

*Based on those who provided detailed income. As those who only indicated if their income was above or below a 25% ratio are somewhat different in distribution, these figures may be low (i.e. median may be higher).

TABLE 5C

DESCRIPTIVE STATISTICS BY HOUSEHOLD TYPE

| MUNICIPALITY | SENIOR 60+ | SENIOR 65+ | NON-SENIOR 60+ | NON-SENIOR 65+ | FAMILY WITH CHILDREN | FAMILY NO CHILDREN | NON- FAMILY | ECONOMIC FAMILY |
|---------------------|---------------|---------------|-------------------|-------------------|-------------------------|-----------------------|----------------|--------------------|
| OTTAWA | | | | | | | | |
| MEDIAN: | | | | | | | | |
| * Rent to Income | 27.2 | 27.4 | 17.3 | 17.4 | 17.7 | 19.1 | 17.1 | 18.1 |
| ** Rent Change (%) | 6.1 | 6.1 | 5.7 | 5.7 | 5.7 | 5.9 | 5.8 | 5.8 |
| Income (\$) | 11,600 | 12,200 | 19,900 | 19,900 | 21,000 | 18,200 | 18,800 | 19,900 |
| AVERAGE: | | | | | | | | |
| Age of Head | 71 | 74 | 32 | 33 | 35 | 41 | 33 | 37 |
| 1980 Oct. Rent (\$) | 281 | 279 | 296 | 296 | 315 | 280 | 286 | 301 |
| P.P.H. | 1.8 | 1.8 | 2.3 | 2.3 | 3.1 | 2.1 | 1.6 | 2.7 |
| THUNDER BAY | | | | | | | | |
| MEDIAN: | | | | | | | | |
| Rent to Income | 29.5 | 31.0 | 15.7 | 15.7 | 16.5 | 15.5 | 16.5 | 16.1 |
| Rent Change (%) | 6.0 | 6.0 | 2.7 | 3.2 | 2.8 | 5.7 | 3.6 | 4.4 |
| Income (\$) | 9,400 | 7,700 | 21,000 | 20,400 | 19,900 | 19,900 | 19,900 | 19,900 |
| AVERAGE: | | | | | | | | |
| Age of Head | 70 | 72 | 31 | 32 | 34 | 40 | 36 | 36 |
| 1980 Oct. Rent (\$) | 224 | 227 | 269 | 267 | 275 | 250 | 258 | 265 |
| P.P.H. | 1.7 | 1.7 | 2.3 | 2.3 | 3.2 | 2.0 | 1.6 | 2.7 |

**Non-movers only.

*Based on those who provided detailed income. As those who only indicated if their income was above or below a 25% ratio are somewhat different in distribution, these figures may be low (i.e. median may be higher).

TABLE 5D

DESCRIPTIVE STATISTICS BY HOUSEHOLD TYPE

| MUNICIPALITY | SENIOR 60+ | SENIOR 65+ | NON-SENIOR 60 | NON-SENIOR 65 | FAMILY WITH CHILDREN | FAMILY NO CHILDREN | NON- FAMILY | ECONOMIC FAMILY |
|---------------------|---------------|---------------|------------------|------------------|-------------------------|-----------------------|----------------|--------------------|
| <hr/> | | | | | | | | |
| SUDBURY | | | | | | | | |
| MEDIAN: | | | | | | | | |
| * Rent to Income | 27.1 | 31.2 | 14.9 | 15.0 | 14.5 | 15.8 | 19.5 | 15.0 |
| ** Rent Change (%) | 5.9 | 5.9 | 3.7 | 3.8 | 4.2 | 5.0 | 5.9 | 4.4 |
| Income (\$) | 7,700 | 7,700 | 17,700 | 17,700 | 17,700 | 16,600 | 13,300 | 17,700 |
| AVERAGE: | | | | | | | | |
| Age of Head | 69 | 72 | 32 | 34 | 35 | 43 | 36 | 38 |
| 1980 Oct. Rent (\$) | 213 | 216 | 215 | 215 | 221 | 205 | 211 | 216 |
| P.P.H. | 1.9 | 1.8 | 2.6 | 2.6 | 3.3 | 2.0 | 1.3 | 2.8 |

**Non-movers only.

*Based on those who provided detailed income. As those who only indicated if their income was above or below a 25% ratio are somewhat different in distribution, these figures may be low (i.e. median may be higher).

TABLE 6

CHARACTERISTICS OF RENTERS

| <u>Municipality</u> | <u>Median Age of Head</u> | <u>Median Income</u> | <u>Median Rent to Income</u> | <u>Avg. Rent</u> | <u>Median Rent Change</u> | <u>Avg. P.P.H.</u> |
|---------------------|---------------------------|----------------------|------------------------------|------------------|---------------------------|--------------------|
| | | (\$) | (%) | (\$) | (%) | (#) |
| Metro Toronto | 32 | 19,900 | 18.1 | 315 | 6.0 | 2.1 |
| Hamilton | 32 | 17,700 | 16.4 | 232 | 5.9 | 2.1 |
| London | 28 | 16,600 | 17.9 | 257 | 5.6 | 2.1 |
| Windsor | 31 | 17,700 | 17.0 | 253 | 5.2 | 2.0 |
| Ottawa | 30 | 19,900 | 18.0 | 295 | 5.8 | 2.2 |
| Thunder Bay | 29 | 19,900 | 16.3 | 262 | 4.2 | 2.2 |
| Sudbury | 32 | 16,600 | 15.5 | 213 | 4.4 | 2.4 |

TABLE 7

DISTRIBUTION OF RENTER HOUSEHOLDS
BY SIZE OF HOUSEHOLD

| <u>Municipality</u> | <u>1-Person</u> | <u>2-Person</u> | <u>3-Person</u> | <u>4+ Person</u> | <u>Sample Size</u> |
|---------------------|-----------------|-----------------|-----------------|------------------|--------------------|
| | (%) | (%) | (%) | (%) | (#) |
| Metro Toronto | 36.7 | 35.8 | 15.3 | 12.2 | 765 |
| Hamilton | 37.4 | 33.2 | 15.1 | 14.3 | 609 |
| London | 33.5 | 41.8 | 11.7 | 13.0 | 725 |
| Windsor | 33.9 | 43.5 | 10.6 | 12.0 | 744 |
| Ottawa | 25.1 | 48.2 | 14.5 | 12.2 | 654 |
| Thunder Bay | 24.5 | 48.2 | 13.6 | 13.7 | 738 |
| Sudbury | 17.5 | 48.5 | 14.4 | 19.6 | 874 |
| ALL CITIES | 29.4 | 43.0 | 13.6 | 14.0 | 5109 |

NOTE: The distribution of the size of renter households differs greatly between cities.

GRAPH 4

DISTRIBUTION OF RENTER HOUSEHOLDS

BY SIZE OF HOUSEHOLD

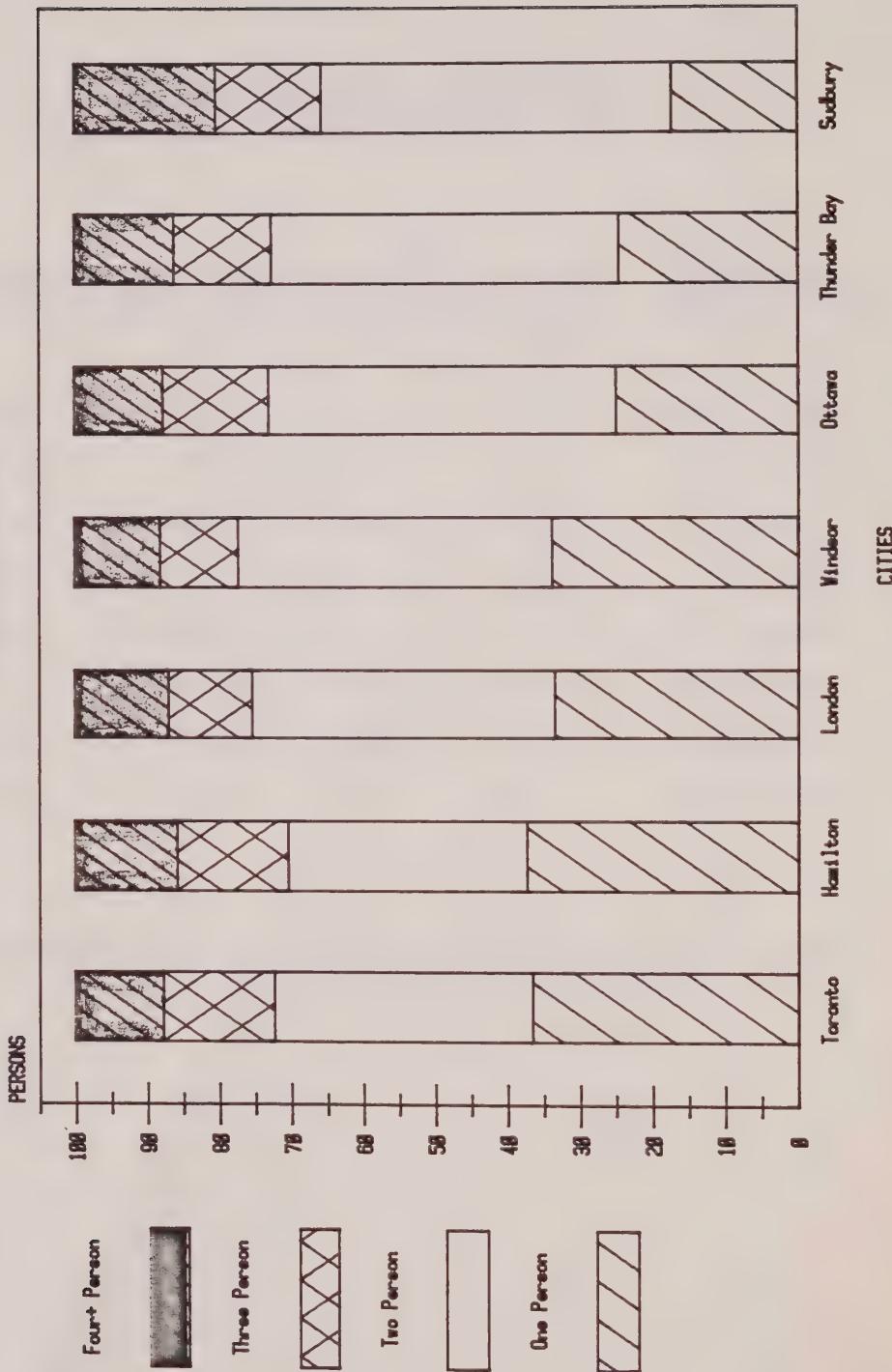


TABLE 8

DISTRIBUTION OF RENTER HOUSEHOLDS
BY TYPE AND SIZE OF HOUSEHOLD

| <u>MUNICIPALITY</u> | <u>HOUSEHOLD TYPE</u> | <u>PERSONS PER HOUSEHOLD</u> | | | | | <u>TOTAL (%)</u> | <u>SAMPLE SIZE (#)</u> |
|---------------------|---------------------------|----------------------------------|------------------|------------------|------------------|-------------------|----------------------|--------------------------------|
| | | <u>1 (%)</u> | <u>2 (%)</u> | <u>3 (%)</u> | <u>4 (%)</u> | <u>5+ (%)</u> | | |
| Metro Toronto | • Family with Children | - | 16.2 | 44.0 | 24.5 | 15.3 | 100 | 216 |
| | • Family No Children | - | 94.3 | 5.2 | 0.5 | - | 100 | 194 |
| | • Non-Family | 79.1 | 15.8 | 3.4 | 0.9 | 0.8 | 100 | 354 |
| | TOTAL | 36.7 | 35.9 | 15.3 | 7.5 | 4.7 | 100 | 765 |
| Hamilton | • Family with Children | - | 9.3 | 45.1 | 31.3 | 14.3 | 100 | 182 |
| | • Family No Children | - | 96.0 | 4.0 | - | - | 100 | 149 |
| | • Non-Family | 82.3 | 15.2 | 1.1 | 0.7 | 0.7 | 100 | 277 |
| | TOTAL | 37.4 | 33.2 | 15.1 | 9.7 | 4.6 | 100 | 609 |
| London | • Family with Children | - | 16.2 | 34.8 | 29.8 | 19.3 | 100 | 161 |
| | • Family No Children | - | 96.9 | 2.6 | 0.5 | - | 100 | 190 |
| | • Non-Family | 65.0 | 25.0 | 6.2 | 2.7 | 1.1 | 100 | 372 |
| | TOTAL | 33.5 | 41.9 | 11.7 | 8.1 | 4.8 | 100 | 725 |
| Windsor | • Family with Children | - | 28.5 | 30.0 | 29.0 | 12.5 | 100 | 200 |
| | • Family No Children | - | 95.9 | 4.1 | - | - | 100 | 219 |
| | • Non-Family | 77.8 | 17.2 | 3.1 | 1.0 | 0.9 | 100 | 320 |
| | TOTAL | 33.9 | 43.5 | 10.6 | 8.2 | 3.8 | 100 | 744 |
| Ottawa | • Family with Children | - | 35.0 | 33.2 | 17.3 | 14.5 | 100 | 220 |
| | • Family No Children | - | 93.3 | 6.0 | 0.0 | 0.7 | 100 | 151 |
| | • Non-Family | 56.6 | 35.1 | 4.9 | 2.3 | 1.1 | 100 | 265 |
| | TOTAL | 25.1 | 48.2 | 14.5 | 6.7 | 5.5 | 100 | 654 |
| Thunder Bay | • Family with Children | - | 32.7 | 30.7 | 24.8 | 11.8 | 100 | 254 |
| | • Family No Children | - | 96.9 | 0.6 | 1.8 | 0.6 | 100 | 163 |
| | • Non-Family | 54.7 | 37.2 | 6.7 | 0.7 | 0.7 | 100 | 298 |
| | TOTAL | 24.5 | 48.2 | 13.6 | 9.2 | 4.5 | 100 | 738 |
| Sudbury | • Family with Children | - | 32.5 | 28.2 | 24.7 | 14.6 | 100 | 425 |
| | • Family No Children | - | 97.5 | 1.7 | 0.8 | - | 100 | 238 |
| | • Non-Family | 76.1 | 21.6 | 1.1 | 0.6 | 0.6 | 100 | 176 |
| | TOTAL | 17.5 | 48.5 | 14.4 | 12.4 | 7.2 | 100 | 874 |

Note: Within each city there is a significant difference in the size of household by type of household.

: Families with children differ substantially in distribution of the size of household across cities.

: No substantial differences were evidenced in household size across cities for families without children.

: There is a substantial difference in the size of non-family households across cities.

RENTERS BY AGE OF HEAD OF HOUSEHOLD

As was discussed previously, renters are typically younger than owners. As would be expected, the older the head of the household the greater the tendency toward ownership with a slight reversal for seniors 65 and over who are typically overhoused when they remain in ownership accommodation. Some seniors revert back to rental status to alleviate both financial and physical strains of ownership.

Generally, there are substantial differences in income distributions between various age groups. The distribution of income tends to be somewhat cyclical in nature. New, younger households are at the lower end of the income scale. As they work their way through life, incomes increase substantially. Once retirement hits, again there is a drop in income level for all cities surveyed (Table 9).

Substantial differences in income distribution were evident in the 0-24, 25-44 and 45-54 age groups across cities. Cities such as Toronto and Ottawa typically have higher incomes. Sample sizes were relatively small for the 55+ age groups and no trends could be discerned between cities.

To obtain a clearer picture of the characteristics of each age group, an analysis was conducted separately for each grouping. The results of this analysis are presented in Tables 10A through 10D.

For those households where the head of the household was less than 25 years of age, the following characteristics were apparent:

- 45% of one- or two-person households earn less than \$15,000 per annum except in Thunder Bay.
- 40% of households of three or more persons earn greater than \$20,000 per annum except London.

- Incomes of larger households differ substantially across cities, although similar trends did not exist for one- or two-person households.

For those households where the head of the household is between the ages of 25 and 44, the following characteristics were found:

- Generally, 45% of one- or two-person households earn greater than \$20,000 per annum
- 55% of households of three or more persons earn greater than \$20,000 except for Sudbury.
- Similar to those households in less than 25 category, incomes of larger (three persons) households differ substantially across cities.

For those households where the head of the household is 45-64 years of age, the following characteristics were evident:

- Those households at the "older" end of the grouping are generally single individuals and/or non-family households. There is, therefore, a swing back toward lower-income levels for one- and two-person households in comparison to the previous age group.
- Also, unique to other age groupings, substantial differences in income distribution were experienced for smaller (1-2 person) households across cities.
- 50% of households of three or more persons fall into the \$20,000 and over income category in all cities.

As would be expected, for the households where the head is older than 65, 70% in all cities, except London, earn less than \$15,000 per annum. Few seniors, less than 20% in any city, earn greater than \$20,000 per annum. A note of clarification is required at this point. When reviewing incomes of senior citizens, it must be remembered that seniors are the most difficult group from which to obtain accurate income data. This survey is no exception, although

fairly high response rates were achieved. Based on a review of the data base, the author believes that in many cases seniors did not provide the interviewer with their total household income from all sources. It is apparent that some seniors have neglected to add in income from other sources such as stocks, bonds or interest from bank accounts. The evidence for this is found in situations where a small number of seniors were paying 100% of their income toward rent. These people were not usually in the lower rent ranges, and often had more bedrooms than would be required (i.e. single individually renting a two-bedroom apartment).

It is for the above reasons that the author cautions the reader against taking the results from the analysis of seniors too strongly. I believe that the financial picture of seniors is painted somewhat bleaker than necessary. The reader should especially keep this in mind when reviewing the section on affordability.

A further note will explain why, unless otherwise specified, all references to seniors refers to senior 65 years of age and over.

The standard definition of senior is typically an individual 65 years and over. However, for certain Ministry programs 60 years of age is employed. It is for this reason that certain tables will refer to both 60+ and 65+ for analysis. However, the results do not present substantial differences if 60+ were to be used instead of 65+ (Table 11). The number of respondents which fall in the 60-64 years bracket is fairly small.

TABLE 9

AGE OF HEAD OF HOUSEHOLD
BY INCOME

| <u>Municipality</u> | AGE GROUP | | | | |
|---------------------|-------------|--------------|--------------|--------------|------------|
| | 0-24 (%) | 25-44 (%) | 45-54 (%) | 55-64 (%) | 65+ (%) |
| Metro Toronto | | | | | |
| <\$20,000 | 64.1 | 38.7 | 47.7 | 56.5 | 81.3 |
| \$20-30,000 | 18.0 | 31.1 | 31.8 | 26.1 | 12.5 |
| \$30,000+ | 17.9 | 30.2 | 20.5 | 17.4 | 6.3 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 78 | 305 | 44 | 23 | 32 |
| Hamilton | | | | | |
| <\$20,000 | 63.3 | 47.6 | 46.1 | 60.9 | 81.4 |
| \$20-30,000 | 28.9 | 37.7 | 23.1 | 34.8 | 11.6 |
| \$30,000+ | 7.8 | 14.7 | 30.8 | 4.3 | 7.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 90 | 191 | 26 | 23 | 43 |
| London | | | | | |
| <\$20,000 | 78.8 | 45.4 | 36.0 | 72.2 | 78.6 |
| \$20-30,000 | 14.6 | 33.3 | 48.0 | 11.1 | 17.8 |
| \$30,000+ | 6.6 | 21.3 | 16.0 | 16.7 | 3.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 137 | 207 | 25 | 18 | 28 |
| Windsor | | | | | |
| <\$20,000 | 64.3 | 40.6 | 51.3 | 76.5 | 78.9 |
| \$20-30,000 | 29.5 | 39.7 | 25.6 | 14.7 | 5.5 |
| \$30,000+ | 6.2 | 19.7 | 23.1 | 8.8 | 5.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 112 | 244 | 39 | 34 | 54 |
| Ottawa | | | | | |
| <\$20,000 | 62.8 | 41.8 | 31.3 | 64.7 | 89.5 |
| \$20-30,000 | 24.5 | 33.0 | 31.2 | 14.7 | 10.5 |
| \$30,000+ | 12.7 | 25.2 | 37.5 | 20.6 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 94 | 282 | 32 | 34 | 19 |
| Thunder Bay | | | | | |
| <\$20,000 | 56.3 | 37.7 | 37.1 | 69.0 | 89.3 |
| \$20-30,000 | 29.7 | 39.0 | 28.6 | 24.1 | 7.1 |
| \$30,000+ | 14.0 | 23.3 | 34.3 | 6.9 | 3.6 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 128 | 228 | 35 | 29 | 28 |
| Sudbury | | | | | |
| <\$20,000 | 71.1 | 56.1 | 60.9 | 77.3 | 97.3 |
| \$20-30,000 | 19.5 | 29.7 | 25.0 | 15.9 | 2.7 |
| \$30,000+ | 9.4 | 14.2 | 14.1 | 6.8 | 0.0 |
| Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |
| Sample Size | 128 | 296 | 64 | 44 | 37 |

NOTE: All cities demonstrated significant differences in income distribution between specific age groups.

: When individual age groups were compared across cities substantial differences were evidenced in income distribution except for the 55-64 and 65+ age groups.

TABLE 10A
AGE OF HEAD OF HOUSEHOLD
BY INCOME GROUP AND HOUSEHOLD SIZE

| <u>Municipality</u> | HEAD OF HOUSEHOLD < 25 YRS. | | | | Sample Size (#) |
|---------------------|-----------------------------|-----------------|---------------|-----------|-----------------|
| | \$15,000 (%) | \$15-19,999 (%) | \$20,000+ (%) | Total (%) | |
| Metro Toronto | | | | | |
| 1 or 2 persons | 50.0 | 18.2 | 31.8 | 100 | 66 |
| 3+ persons | 25.0 | 16.7 | 58.3 | 100 | 12 |
| Hamilton | | | | | |
| 1 or 2 persons | 50.7 | 15.5 | 33.8 | 100 | 71 |
| 3+ persons | 31.6 | 21.0 | 47.4 | 100 | 19 |
| London | | | | | |
| 1 or 2 persons | 58.3 | 20.9 | 20.8 | 100 | 115 |
| 3+ persons | 68.2 | 9.1 | 22.7 | 100 | 22 |
| Windsor | | | | | |
| 1 or 2 persons | 46.7 | 18.5 | 34.8 | 100 | 92 |
| 3+ persons | 30.0 | 30.0 | 40.0 | 100 | 20 |
| Ottawa | | | | | |
| 1 or 2 persons | 50.6 | 14.5 | 34.9 | 100 | 83 |
| 3+ persons | 27.3 | 18.2 | 54.5 | 100 | 11 |
| Thunder Bay | | | | | |
| 1 or 2 persons | 41.2 | 16.7 | 42.1 | 100 | 114 |
| 3+ persons | 14.3 | 28.6 | 57.1 | 100 | 14 |
| Sudbury | | | | | |
| 1 or 2 persons | 56.0 | 17.4 | 26.6 | 100 | 109 |
| 3+ persons | 31.6 | 26.3 | 42.1 | 100 | 19 |

NOTE: Toronto and Hamilton were the only cities which displayed substantial differences in income distribution by size of household.

: When households of 3 persons or more were compared across cities substantial differences in income distribution were evidenced. No trends were apparent in smaller households.

TABLE 10B
AGE OF HEAD OF HOUSEHOLD
BY INCOME GROUP AND HOUSEHOLD SIZE

| <u>Municipality</u> | <u>HEAD OF HOUSEHOLD 25-44 YRS.</u> | | | | Sample Size (#) |
|----------------------|-------------------------------------|--------------------|------------------|--------------|--------------------|
| | \$15,000 (%) | \$15-19,999 (%) | \$20,000+ (%) | Total (%) | |
| Metro Toronto | | | | | |
| 1 or 2 persons | 27.2 | 14.6 | 58.2 | 100 | 213 |
| 3+ persons | 10.9 | 20.6 | 68.5 | 100 | 92 |
| Hamilton | | | | | |
| 1 or 2 persons | 32.2 | 20.5 | 47.3 | 100 | 112 |
| 3+ persons | 21.5 | 19.0 | 59.5 | 100 | 79 |
| London | | | | | |
| 1 or 2 persons | 32.0 | 12.7 | 55.3 | 100 | 150 |
| 3+ persons | 26.3 | 21.1 | 56.6 | 100 | 57 |
| Windsor | | | | | |
| 1 or 2 persons | 28.3 | 13.3 | 58.4 | 100 | 166 |
| 3+ persons | 18.0 | 20.5 | 61.5 | 100 | 78 |
| Ottawa | | | | | |
| 1 or 2 persons | 24.9 | 19.3 | 55.8 | 100 | 181 |
| 3+ persons | 21.8 | 15.8 | 62.4 | 100 | 101 |
| Thunder Bay | | | | | |
| 1 or 2 persons | 26.2 | 12.8 | 61.0 | 100 | 141 |
| 3+ persons | 18.4 | 17.2 | 64.4 | 100 | 87 |
| Sudbury | | | | | |
| 1 or 2 persons | 32.2 | 24.0 | 43.8 | 100 | 146 |
| 3+ persons | 26.0 | 30.0 | 44.0 | 100 | 150 |

NOTE: Hamilton and London displayed substantial differences in income distribution by size of household when individual cities were examined.

: Similar to the less than 25 age group - when households of 3 persons or more were compared across cities - substantial differences in income distribution were demonstrated.

TABLE 10C

AGE OF HEAD OF HOUSEHOLD
BY INCOME GROUP AND HOUSEHOLD SIZE

| <u>Municipality</u> | <u>HEAD OF HOUSEHOLD 45-64 YRS.</u> | | | | Sample Size (#) |
|---------------------|-------------------------------------|---------------------------|-------------------------|---------------------|-----------------------|
| | <u>\$15,000</u> (%) | <u>\$15-19,999</u> (%) | <u>\$20,000+</u> (%) | <u>Total</u> (%) | |
| Metro Toronto | | | | | |
| 1 or 2 persons | 39.2 | 13.7 | 47.1 | 100 | 51 |
| 3+ persons | 18.8 | 25.0 | 56.2 | 100 | 16 |
| Hamilton | | | | | |
| 1 or 2 persons | 47.4 | 7.9 | 44.7 | 100 | 38 |
| 3+ persons | 30.0 | 10.0 | 70.0 | 100 | 10 |
| London | | | | | |
| 1 or 2 persons | 48.4 | 12.9 | 38.7 | 100 | 31 |
| 3+ persons | 8.3 | 16.7 | 75.0 | 100 | 12 |
| Windsor | | | | | |
| 1 or 2 persons | 60.4 | 10.3 | 29.3 | 100 | 58 |
| 3+ persons | 26.7 | 6.7 | 66.6 | 100 | 15 |
| Ottawa | | | | | |
| 1 or 2 persons | 37.3 | 13.7 | 49.0 | 100 | 51 |
| 3+ persons | 13.3 | 26.7 | 60.0 | 100 | 15 |
| Thunder Bay | | | | | |
| 1 or 2 persons | 46.0 | 14.0 | 40.0 | 100 | 50 |
| 3+ persons | 14.3 | 7.1 | 78.6 | 100 | 14 |
| Sudbury | | | | | |
| 1 or 2 persons | 61.3 | 14.7 | 24.0 | 100 | 75 |
| 3+ persons | 27.3 | 21.2 | 51.5 | 100 | 33 |

NOTE: Thunder Bay and Sudbury displayed substantial differences in income distribution by size of household for the 45-64 age group.

- : Significant differences were apparent in the distribution of income across cities for the one- to two-person households but only for those where the head of the household was 45-54 years. This trend was not apparent for the 55-64 age group of 1-2 person households.
- : No substantial differences in income distribution could be found for households of 3+ persons across cities.

TABLE 10D

AGE OF HEAD OF HOUSEHOLD
BY INCOME GROUP AND HOUSEHOLD SIZE

HEAD OF HOUSEHOLD 65+ YRS.

| <u>Municipality</u> | <u>\$15,000</u> (%) | <u>\$15-19,999</u> (%) | <u>\$20,000+</u> (%) | Total (%) | Sample Size (#) |
|---------------------|------------------------|---------------------------|-------------------------|--------------|-----------------------|
| Metro Toronto | | | | | |
| 1 or 2 persons | 71.0 | 9.7 | 19.3 | 100 | 31 |
| 3+ persons | 100.0 | - | - | 100 | 1 |
| Hamilton | | | | | |
| 1 or 2 persons | 82.5 | 2.5 | 15.0 | 100 | 40 |
| 3+ persons | 33.3 | - | 66.7 | 100 | 3 |
| London | | | | | |
| 1 or 2 persons | 60.7 | 17.9 | 21.4 | 100 | 28 |
| 3+ persons | - | - | - | - | - |
| Windsor | | | | | |
| 1 or 2 persons | 74.1 | 14.8 | 11.1 | 100 | 54 |
| 3+ persons | - | - | - | - | - |
| Ottawa | | | | | |
| 1 or 2 persons | 77.8 | 11.1 | 11.1 | 100 | 18 |
| 3+ persons | 100.0 | - | - | 100 | 1 |
| Thunder Bay | | | | | |
| 1 or 2 persons | 81.5 | 11.1 | 7.4 | 100 | 27 |
| 3+ persons | - | - | 100.0 | 100 | 1 |
| Sudbury | | | | | |
| 1 or 2 persons | 91.4 | 5.7 | 2.9 | 100 | 35 |
| 3+ persons | 100.0 | - | - | 100 | 2 |

NOTE: Sample sizes are extremely small for the 65+ age group.
Tests within cities showed no substantial differences
in income distribution.

: There is a significant difference in income distribution
across cities for one- and two-person households.

TABLE 11

RENTER HOUSEHOLDS
BY SENIOR/NON-SENIOR

| <u>Municipality</u> | <u>Head of Household</u> | <u>Head of Household</u> |
|---------------------|--------------------------|--------------------------|
| | <u>60+ yrs.</u> (%) | <u>65+ yrs.</u> (%) |
| Metro Toronto | 13.4 | 9.9 |
| Hamilton | 19.9 | 15.5 |
| London | 12.7 | 9.5 |
| Windsor | 19.9 | 15.7 |
| Ottawa | 8.9 | 6.6 |
| Thunder Bay | 14.6 | 11.8 |
| Sudbury | 14.0 | 9.4 |

Note: Numbers may differ from above due to rounding and missing data.

: No substantial difference is evidenced in the percentage of seniors 60+ versus 65+.

RENT-TO-INCOME RATIOS

As was discussed earlier, renters would seem to have fairly high incomes in comparison to rents. Table 4 showed a somewhat bimodal distribution in income. Certainly, in the larger cities such as Toronto and Ottawa, affordability is a problem of special groups rather than of a general nature.

As can be seen in Table 12, less than 34% of all respondents pay greater than 25% of their rent toward income. If this figure is raised to allow for a 30% rent-to-income ratio less than 19% of renter households have affordability problems. Substantial differences between cities were evident for both the proportion of renters paying greater than 25% and 30% rent-to-income ratios.

This picture changes somewhat when specific household types are looked at.

In comparison to 34% of all respondents, 27% of non-senior households (except London) pay greater than 25% of their income toward rent (Table 13). However, seniors on the other hand would appear to have somewhat of a greater affordability problem.

Greater than 50% of seniors (both 60+ and 65+) pay more than 25% rent-to-income. As noted, these figures should be looked at with a certain degree of caution. In general terms though, it would appear that seniors do have a problem. Substantial differences were displayed within each city between seniors and non-seniors paying greater than 25% rent-to-income. No substantial trends were evidenced, however, when comparing across cities.

When looking at affordability, and whether the respondent was part of a family or non-family unit, every city except Ottawa displayed large differences among the household types and the proportion paying more than 25% rent-to-income (Table 14).

For example, there were substantially more non-family households in Metro Toronto paying greater than 25% than there were families.

In most cities, families with children had fewer affordability problems than families without. This may be related to the age of the head of a family household and his or her earning potential.

It should be remembered that, although non-families appear to have larger numbers of affordability problems, the non-family classification would include single or unrelated senior citizen households.

As can be seen in Table 15, smaller household sizes (typically seniors or younger households) have larger percentage of households paying greater than 25% of their income toward rent. Substantial differences in this proportion were found for both one-person and two-person households when comparisons were made across cities.

Table 16 again reinforces the fact that senior households have affordability problems whether they are part of a family or non-family households. For non-senior households, non-families have greater affordability problems than family households.

TABLE 12

DISTRIBUTION OF RENT
TO INCOME RATIO

| <u>Municipality</u> | Less Than or Equal to 25% (%) | Greater Than 25% (%) | Sample Size (#) |
|---------------------|----------------------------------------|-------------------------------|-----------------------|
| Metro Toronto | 69.2 | 30.8 | 662 |
| Hamilton | 71.9 | 28.1 | 527 |
| London | 65.8 | 34.2 | 606 |
| Windsor | 67.3 | 32.7 | 636 |
| Ottawa | 73.5 | 26.5 | 582 |
| Thunder Bay | 71.2 | 28.8 | 633 |
| Sudbury | 76.1 | 23.9 | 753 |

NOTE: The proportion of renters paying greater than 25% differs substantially across cities.

| <u>Municipality</u> | Less Than or Equal to 30% (%) | Greater Than 30% (%) | Sample Size (#) |
|---------------------|----------------------------------------|-------------------------------|-----------------------|
| Metro Toronto | 83.4 | 16.6 | 483 |
| Hamilton | 85.7 | 14.3 | 377 |
| London | 81.4 | 18.6 | 414 |
| Windsor | 82.1 | 17.9 | 481 |
| Ottawa | 86.5 | 13.5 | 459 |
| Thunder Bay | 85.7 | 14.3 | 449 |
| Sudbury | 87.9 | 12.1 | 571 |

Note: Sample sizes differ as detailed income was obtained from only approximately 54% of the total sample (all cities). An additional 29% of respondents indicated whether their income was above or below a calculated income representing a 25% rent to income ratio.

: The proportion of renters paying greater than 30% of their income toward rent differs substantially across cities.

TABLE 13

RENT TO INCOME RATIO
BY HOUSEHOLD TYPE

| MUNICIPALITY | HOUSEHOLD TYPE | LESS THAN | GREATER | SAMPLE SIZE (#) |
|---------------|-------------------|---------------------------|--------------------|-----------------------|
| | | OR EQUAL TO 25% (%) | THAN 25% (%) | |
| Metro Toronto | Non-Senior (< 65) | 73.2 | 26.8 | 100 |
| | Non-Senior (< 60) | 74.0 | 26.0 | 100 |
| | Senior (65+) | 26.3 | 73.7 | 100 |
| | Senior (60+) | 33.3 | 66.7 | 100 |
| Hamilton | Non-Senior (< 65) | 78.3 | 21.7 | 100 |
| | Non-Senior (< 60) | 78.5 | 21.5 | 100 |
| | Senior (65+) | 33.8 | 66.2 | 100 |
| | Senior (60+) | 40.2 | 59.8 | 100 |
| London | Non-Senior (< 65) | 67.5 | 32.5 | 100 |
| | Non-Senior (< 60) | 68.3 | 31.7 | 100 |
| | Senior (65+) | 50.9 | 49.1 | 100 |
| | Senior (60+) | 48.6 | 51.4 | 100 |
| Windsor | Non-Senior (< 65) | 74.1 | 25.9 | 100 |
| | Non-Senior (< 60) | 75.3 | 24.7 | 100 |
| | Senior (65+) | 26.9 | 73.1 | 100 |
| | Senior (60+) | 31.9 | 68.1 | 100 |
| Ottawa | Non-Senior (< 65) | 75.5 | 24.5 | 100 |
| | Non-Senior (< 60) | 76.0 | 24.0 | 100 |
| | Senior (65+) | 38.7 | 61.3 | 100 |
| | Senior (60+) | 44.4 | 55.6 | 100 |
| Thunder Bay | Non-Senior (< 65) | 76.1 | 23.9 | 100 |
| | Non-Senior (< 60) | 76.2 | 23.8 | 100 |
| | Senior (65+) | 32.2 | 67.8 | 100 |
| | Senior (60+) | 40.5 | 59.5 | 100 |
| Sudbury | Non-Senior (< 65) | 81.4 | 18.6 | 100 |
| | Non-Senior (< 60) | 82.2 | 17.8 | 100 |
| | Senior (65+) | 26.8 | 73.2 | 100 |
| | Senior (60+) | 40.2 | 59.8 | 100 |

NOTE: Sample sizes may differ from other tables due to missing data.

- : For all cities tested, there is a significant difference in the proportion of seniors vs non-seniors paying greater than 25% of their income toward rent (true for both 60+ and 65+ groups).
- : There is no substantial differences when comparing the percentage of seniors (60+ or 65+) paying greater than 25% between cities. There is a substantial difference though for non-seniors.

TABLE 14

DISTRIBUTION OF
RENT TO INCOME RATIO
BY HOUSEHOLD TYPE

| MUNICIPALITY | HOUSEHOLD TYPE | LESS THAN OR EQUAL TO 25% | | TOTAL (%) | SAMPLE SIZE |
|---------------|-------------------|---------------------------------|------|--------------|----------------|
| | | (%) | (%) | | |
| Metro Toronto | Family with kids | 74.7 | 25.3 | 100 | 186 |
| | Family no kids | 72.4 | 27.6 | 100 | 170 |
| | Non-Family | 64.1 | 35.9 | 100 | 306 |
| Hamilton | Family with kids | 76.7 | 23.3 | 100 | 159 |
| | Family no kids | 77.9 | 22.1 | 100 | 122 |
| | Non-Family | 65.4 | 34.6 | 100 | 243 |
| London | Family with kids | 71.2 | 28.8 | 100 | 132 |
| | Family no kids | 73.4 | 26.6 | 100 | 169 |
| | Non-Family | 59.5 | 40.5 | 100 | 301 |
| Windsor | Family with kids | 76.7 | 23.3 | 100 | 172 |
| | Family no kids | 65.6 | 34.4 | 100 | 195 |
| | Non-Family | 62.0 | 38.0 | 100 | 266 |
| Ottawa | Family with kids | 78.1 | 21.9 | 100 | 201 |
| | Family no kids | 69.7 | 30.3 | 100 | 132 |
| | Non-Family | 71.6 | 28.4 | 100 | 232 |
| Thunder Bay | Family with kids | 80.2 | 19.8 | 100 | 232 |
| | Family no kids | 69.7 | 30.3 | 100 | 142 |
| | Non-Family | 65.3 | 34.7 | 100 | 245 |
| Sudbury | Family with kids | 83.3 | 16.7 | 100 | 383 |
| | Family no kids | 70.0 | 30.0 | 100 | 203 |
| | Non-Family | 70.8 | 29.2 | 100 | 137 |
| All Cities | Family with kids | 78.4 | 21.6 | 100 | 1,465 |
| | Family no kids | 70.9 | 29.1 | 100 | 1,133 |
| | Non-Family | 64.9 | 35.1 | 100 | 1,730 |

NOTE: FAMILY refers to economic family.

- : All cities, except for Ottawa, showed substantial differences in the proportion paying greater than 25% by household type. (e.g. in Toronto, non-family households more often pay greater than 25% than do family households).
- : No trends were evidenced when comparisons across city by specific types of households were performed (i.e. cities are similar in the percent of households paying greater than 25% towards rent).

GRAPH 5

PERCENTAGE PAYING GREATER THAN 25%

RENT TO INCOME RATIO BY HHLD TYPE

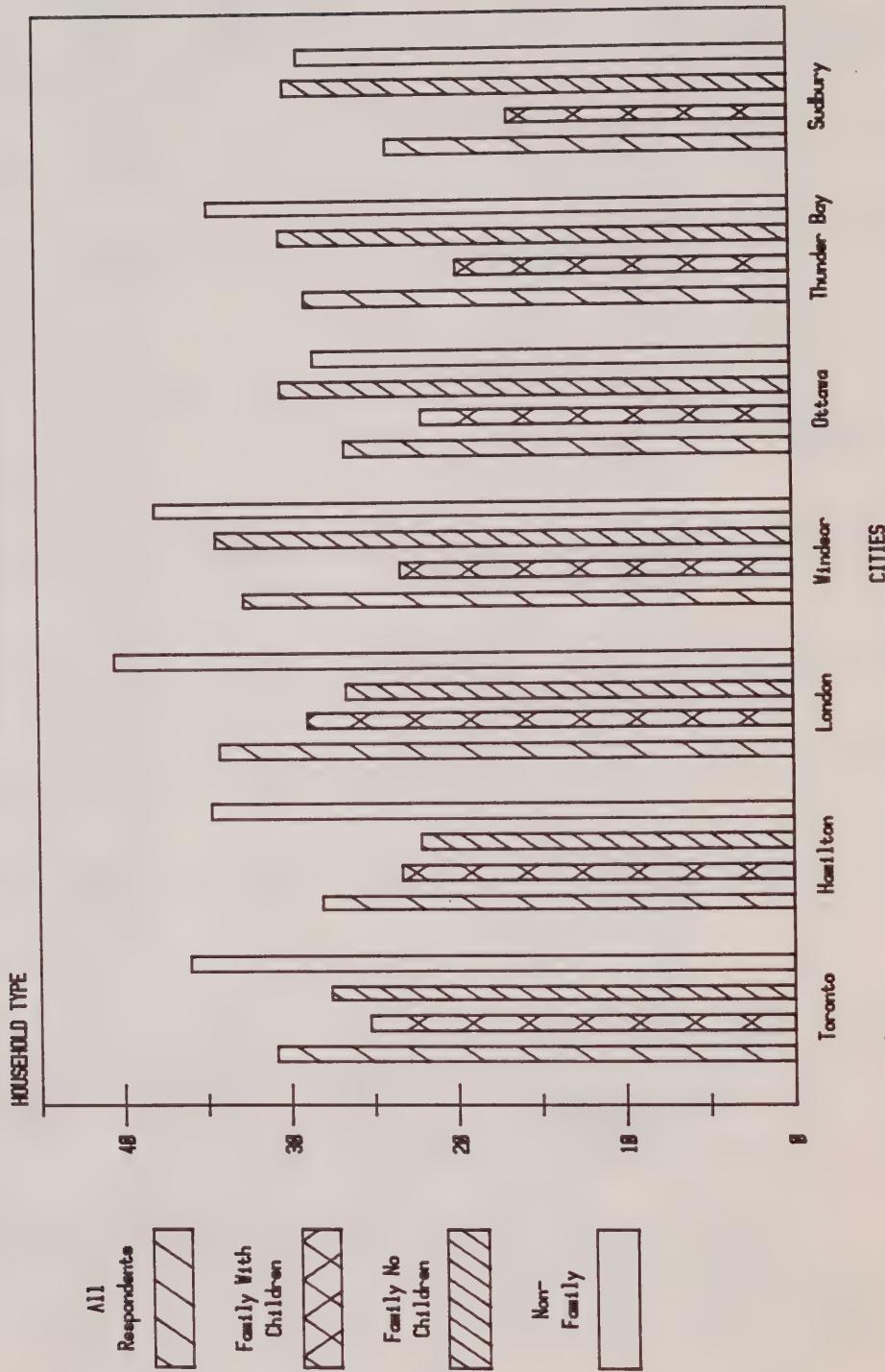


TABLE 15

PROPORTION OF RENTERS PAYING
GREATER THAN 25% OF THEIR INCOME
TOWARDS RENT BY HOUSEHOLD SIZE

| <u>Municipality</u> | <u>1-person</u> (%) | <u>2-person</u> (%) | <u>3-person</u> (%) | <u>4-person</u> (%) | <u>5+ person</u> (%) |
|---------------------|------------------------|------------------------|------------------------|------------------------|-------------------------|
| Metro Toronto | 36.4 | 30.8 | 21.6 | 21.6 | 37.9 |
| Hamilton | 35.3 | 26.1 | 25.6 | 22.2 | 4.2 |
| London | 35.1 | 34.3 | 38.8 | 31.9 | 17.9 |
| Windsor | 40.4 | 33.5 | 23.4 | 14.3 | 25.9 |
| Ottawa | 22.5 | 30.8 | 23.9 | 18.9 | 24.1 |
| Thunder Bay | 41.2 | 28.9 | 21.7 | 15.9 | 11.1 |
| Sudbury | 33.6 | 27.4 | 16.8 | 13.0 | 11.7 |

NOTE: Substantial differences in the proportion of one-person households paying greater than 25% were evidenced across cities. This trend was also found for two-person households.

TABLE 16

PROPORTION OF HOUSEHOLDS PAYING
GREATER THAN 25% OF INCOME FOR
RENT BY AGE OF HEAD AND TYPE

| <u>Municipality</u> | <u>Economic Family</u> (%) | <u>Non-Family</u> (%) |
|---------------------|-------------------------------|--------------------------|
| Metro Toronto | | |
| Non-senior | 22.2 | 32.2 |
| Senior (65+)* | 77.8 | 70.0 |
| Hamilton | | |
| Non-Senior | 18.8 | 25.4 |
| Senior (65+) | 54.8 | 73.9 |
| London | | |
| Non-Senior | 25.3 | 39.9 |
| Senior (65+) | 54.2 | 45.5 |
| Windsor | | |
| Non-Senior | 23.7 | 29.2 |
| Senior (65+) | 64.0 | 83.7 |
| Ottawa | | |
| Non-Senior | 23.0 | 26.7 |
| Senior (65+) | 60.0 | 63.6 |
| Thunder Bay | | |
| Non-Senior | 20.6 | 29.3 |
| Senior (65+) | 62.1 | 73.3 |
| Sudbury | | |
| Non-Senior | 17.2 | 24.6 |
| Senior (65+) | 71.1 | 81.8 |
| All Cities | | |
| Non-Senior | 21.1 | 30.4 |
| Senior (65+) | 64.2 | 70.6 |

NOTE: *Single senior citizens are classified as non-family households. The remaining are classified as family.

: All cities showed significant differences in the proportion of seniors vs non-seniors paying greater than 25% rent to income.

MOBILITY

Movers are defined as those households which have changed their accommodation at least once in the past year. That is, they have not resided in the same unit for one year or more. Non-movers, of course, are the exact opposite.

In general, the 1980 Rent Survey showed approximately 33% to 49% of all renter households are mover households. London was highest, followed by Thunder Bay and Windsor. Renter households in Toronto and Hamilton, on the other hand, do not move as frequently.

Generally, younger households tended to be more mobile than do older households (Table 17). Few senior citizens could be classed as mover households in any city. A comparison of mover households across cities showed substantial differences in the distribution of the age of the head of the household. Similar trends were evidenced across cities for non-mover households.

Over 80% of mover households were under the age of 45 compared to 55% for non-mover households (Graph 6). One would expect greater mobility in younger households due to changing life styles and changes in life cycle.

No trends were apparent when mobility was compared with income. Only London displayed a greater tendency for lower income groups to be mover households. It should be pointed out, however, that London has a relatively large post-secondary student body which could be influencing results if these students were residing in the private market.

TABLE 17

AGE OF HEAD OF HOUSEHOLD
BY MOBILITY

| <u>Municipality</u> | <u>0-24</u> (%) | <u>25-44</u> (%) | <u>45-54</u> (%) | <u>55-64</u> (%) | <u>65+</u> (%) | <u>Total</u> (%) | <u>Sample Size</u> (#) |
|---------------------|--------------------|---------------------|---------------------|---------------------|-------------------|---------------------|-------------------------------|
| Metro Toronto | | | | | | | |
| Mover | 29.8 | 57.5 | 5.5 | 4.0 | 3.2 | 100 | 252 |
| Non-Mover | 8.8 | 55.6 | 14.2 | 7.8 | 13.6 | 100 | 501 |
| Hamilton | | | | | | | |
| Mover | 36.2 | 45.2 | 5.9 | 5.0 | 7.7 | 100 | 221 |
| Non-Mover | 12.8 | 44.7 | 10.9 | 11.1 | 20.5 | 100 | 376 |
| London | | | | | | | |
| Mover | 55.0 | 36.5 | 3.7 | 3.1 | 1.7 | 100 | 351 |
| Non-Mover | 15.8 | 46.9 | 9.5 | 10.4 | 17.4 | 100 | 367 |
| Windsor | | | | | | | |
| Mover | 40.4 | 43.8 | 5.6 | 4.6 | 5.6 | 100 | 324 |
| Non-Mover | 10.3 | 44.8 | 9.4 | 11.6 | 23.9 | 100 | 415 |
| Ottawa | | | | | | | |
| Mover | 35.1 | 52.5 | 5.8 | 3.5 | 3.1 | 100 | 259 |
| Non-Mover | 11.7 | 58.8 | 10.2 | 10.4 | 8.9 | 100 | 383 |
| Thunder Bay | | | | | | | |
| Mover | 46.3 | 38.6 | 5.6 | 3.3 | 6.2 | 100 | 337 |
| Non-Mover | 15.0 | 48.6 | 9.0 | 10.3 | 17.1 | 100 | 387 |
| Sudbury | | | | | | | |
| Mover | 38.3 | 43.1 | 7.9 | 5.5 | 5.2 | 100 | 343 |
| Non-Mover | 13.5 | 50.5 | 11.9 | 11.8 | 12.3 | 100 | 519 |

NOTE: Trends showed a greater tendency of mobility for younger heads of households in all cities.

- : When distributions of mover households by age of head were compared across cities substantial differences were apparent.
- : Similar trends were evidenced for non-mover households across cities.

GRAPH 6

AGE OF HEAD OF HOUSEHOLD

BY MOBILITY

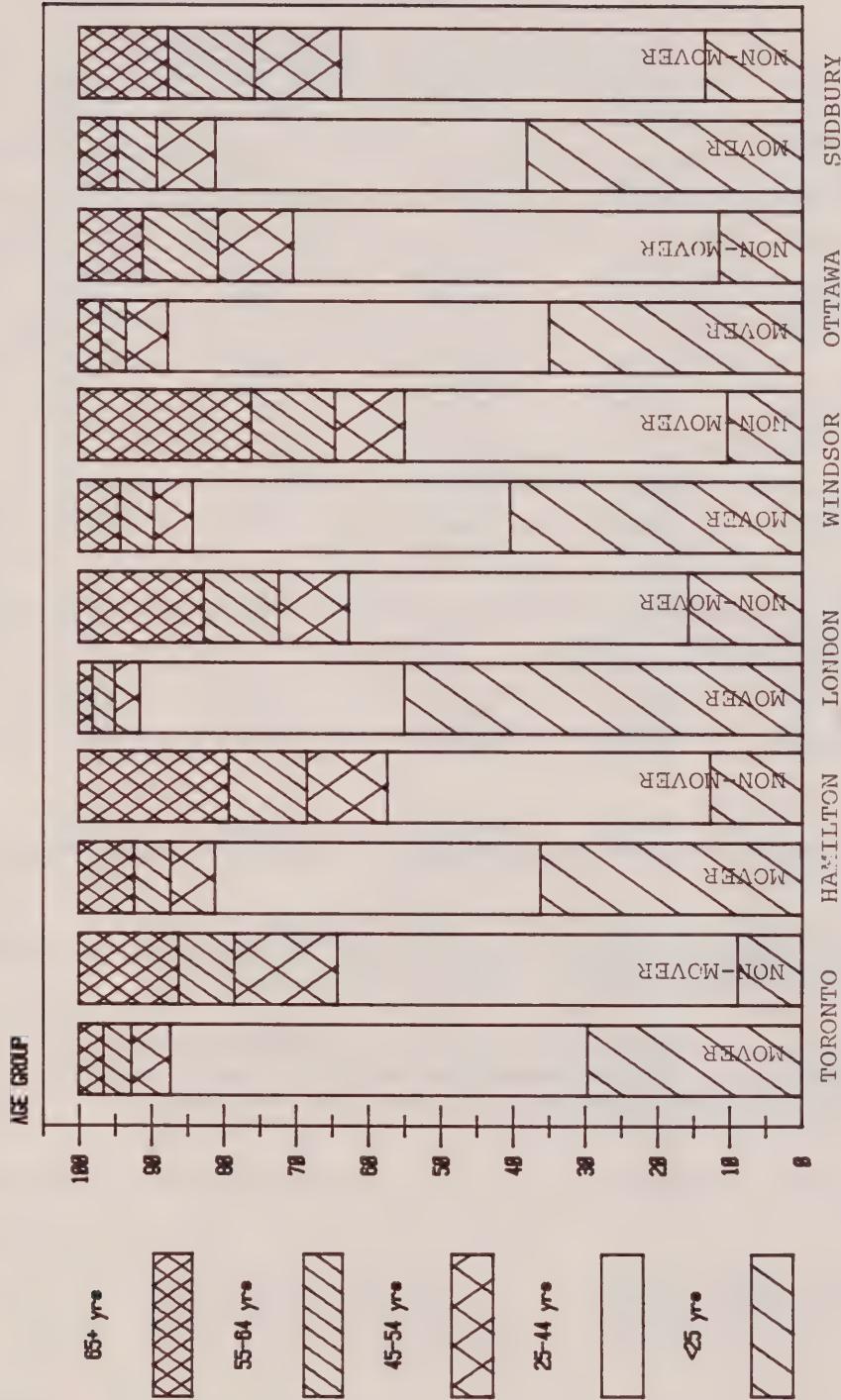


Table 18
INCOME DISTRIBUTION
BY MOBILITY

| <u>Municipality</u> | <u>\$0-20,000</u> (%) | <u>\$20-30,000</u> (%) | <u>Over \$30,000</u> (%) | <u>Total</u> (%) | <u>Sample Size</u> (#) |
|---------------------|--------------------------|---------------------------|-----------------------------|---------------------|---------------------------|
| Metro Toronto | | | | | |
| Mover | 49.1 | 26.9 | 24.0 | 100 | 167 |
| Non-Mover | 46.0 | 28.4 | 25.6 | 100 | 320 |
| Hamilton | | | | | |
| Mover | 57.7 | 31.9 | 10.4 | 100 | 144 |
| Non-Mover | 55.4 | 30.9 | 13.7 | 100 | 233 |
| London | | | | | |
| Mover | 67.0 | 20.3 | 12.7 | 100 | 197 |
| Non-Mover | 52.3 | 31.2 | 16.5 | 100 | 224 |
| Windsor | | | | | |
| Mover | 56.0 | 30.5 | 13.5 | 100 | 223 |
| Non-Mover | 54.4 | 30.4 | 15.2 | 100 | 263 |
| Ottawa | | | | | |
| Mover | 51.4 | 27.9 | 20.7 | 100 | 183 |
| Non-Mover | 47.5 | 29.4 | 23.1 | 100 | 282 |
| Thunder Bay | | | | | |
| Mover | 50.8 | 33.3 | 15.9 | 100 | 207 |
| Non-Mover | 46.0 | 32.5 | 21.5 | 100 | 246 |
| Sudbury | | | | | |
| Mover | 68.3 | 20.4 | 11.3 | 100 | 221 |
| Non-Mover | 62.0 | 26.4 | 11.6 | 100 | 353 |

NOTE: Only London displayed substantial differences in income distribution between movers and non-movers.

: When comparisons are made across cities both mover households and non-mover households showed substantial differences in income distribution.

APPENDIX A

COMPARISION TO OTHER DATA SOURCES

To ensure the 1980 Rent Survey was similar to the general rental population, a comparision to the 1974 Survey of Household Units (SHU) was conducted. The data set, collected by Canada Mortgage and Housing Corporation, was felt to be the most appropriate data base for comparison of income, households composition and rental data with the 1980 Rent Survey.

Based on an analysis of the two data sets, the following tables demonstrate that, in general, the 1980 Rent Survey data can be said to be typical of rental households in the seven cities surveyed. Various tests were conducted to determine the statistical quality of results and indicate limitations which should be placed on interpretation. Although this exercise was most important for analysis of the 1980 Rent Survey data, there was some merit in comparing distributions of data over time.

COMPARISION OF SURVEY DESIGNS FOR THE TWO DATA SETS

- Geographic Coverage
 - Census Metropolitan Area of the seven cities
 - Specific geographical boundaries of the municipality
- Sample
 - Stratified
 - Random
- Time Frame
 - September 30 - December 6
 - October 1 to October 30
- Definitions:
 - Nuclear family
 - Economic family
 - family
 - head
 - That member of the household contributing the most financially
 - Oldest member of the heads of the household 1971
 - income
 - 1979 total household income before taxes inflated to 1980.

AGE OF HEAD OF HOUSEHOLD

The distribution of the 1980 Rent Survey data is similar to that of SHU. Distributions over time have shifted substantially toward younger households in all cities except Sudbury. The less than 25 years category has increased from 1.2% in Toronto to 8.0% in Thunder Bay. Similarly, households where the head is 65 years of age or older have dropped accordingly (Table A1).

SIZE OF HOUSEHOLD

Over time, household size has been decreasing. This is evidenced in Table A2 where substantial shifts have occurred toward more one-person or two-person households. This trend can also be linked to the increase in younger households. Changes have been of the magnitude of an increase in the percentage of one-person households from 9.2% in Hamilton to 3.4% in London. In Ottawa, Thunder Bay and Sudbury, the growth toward smaller households is most strongly evidenced in the two-person-per household category.

HOUSEHOLD TYPE

Previous tables have shown trends toward younger, smaller households. As could be expected, this relates to an increase in the proportion of non-family households between 1974 and 1980. All cities except Sudbury showed substantial increases in non-family households. Sudbury may have been adversely affected by the mine strikes of 1978/79.

RENT-TO-INCOME RATIO

To date, incomes have more than kept pace with rents. This has resulted in a smaller proportion of renters paying greater than 25% of their income toward rent. However, only Hamilton, Ottawa and Thunder Bay showed substantial shifts to less affordability problems.

TABLE A1

DISTRIBUTION OF RENTER HOUSEHOLDS
BY AGE OF HEAD OF HOUSEHOLD

| <u>Municipality</u> | <u>AGE OF HEAD</u> | | | | |
|----------------------|------------------------------|----------------------------|----------------------------|----------------------------|--------------------------|
| | <u>< 25</u> <u>(%)</u> | <u>25-44</u> <u>(%)</u> | <u>45-54</u> <u>(%)</u> | <u>55-64</u> <u>(%)</u> | <u>65+</u> <u>(%)</u> |
| Metro Toronto | | | | | |
| SHU* | 14.6 | 51.1 | 12.2 | 9.0 | 13.1 |
| Rent Survey | 15.8 | 56.3 | 11.3 | 6.5 | 10.1 |
| Hamilton | | | | | |
| SHU | 19.8 | 39.7 | 13.1 | 8.8 | 18.6 |
| Rent Survey | 21.4 | 44.9 | 9.1 | 8.9 | 15.7 |
| London | | | | | |
| SHU | 23.4 | 44.0 | 10.6 | 9.2 | 12.9 |
| Rent Survey | 35.0 | 41.8 | 6.7 | 6.8 | 9.7 |
| Windsor | | | | | |
| SHU | 20.3 | 41.2 | 10.2 | 8.4 | 19.8 |
| Rent Survey | 23.5 | 44.4 | 7.7 | 8.6 | 15.8 |
| Ottawa | | | | | |
| SHU | 17.7 | 47.5 | 13.4 | 10.6 | 10.7 |
| Rent Survey | 21.2 | 56.2 | 8.4 | 7.6 | 6.6 |
| Thunder Bay | | | | | |
| SHU | 21.6 | 42.6 | 11.9 | 7.9 | 16.0 |
| Rent Survey | 29.6 | 43.9 | 7.5 | 7.0 | 12.0 |
| Sudbury | | | | | |
| SHU | 19.2 | 46.8 | 13.7 | 10.2 | 10.2 |
| Rent Survey | 23.3 | 47.6 | 10.3 | 9.3 | 9.5 |

Note: In general, distributions between 1974 and 1980 data do not differ substantially. There is, however, a slight shift in all cities toward a greater number of younger households. This trend as shown in Table A1 is evident in both the 25-44 years group and the less than 25 years group.

- : Substantial shifts have occurred between 1974 and 1980 in the proportion of younger head of households for all cities except Sudbury (Sudbury may have been adversely affected by the 1978/79 mining strike).

*SHU - Survey of Housing Units 1974.

TABLE A2

DISTRIBUTION OF RENTER
HOUSEHOLDS BY SIZE OF HOUSEHOLD

| <u>Municipality</u> | PERSONS PER HOUSEHOLD | | | | |
|---------------------|-----------------------|-----------------|-----------------|-----------------|------------------|
| | <u>1</u> (%) | <u>2</u> (%) | <u>3</u> (%) | <u>4</u> (%) | <u>5+</u> (%) |
| Metro Toronto | | | | | |
| SHU* | 29.5 | 34.9 | 16.3 | 10.5 | 8.9 |
| Rent Survey | 36.7 | 35.9 | 15.3 | 7.5 | 4.7 |
| Hamilton | | | | | |
| SHU | 28.2 | 37.9 | 13.9 | 12.1 | 7.8 |
| Rent Survey | 37.4 | 33.2 | 15.1 | 9.7 | 4.6 |
| London | | | | | |
| SHU | 30.1 | 36.0 | 14.7 | 10.5 | 8.7 |
| Rent Survey | 33.5 | 41.9 | 11.7 | 8.1 | 4.8 |
| Windsor | | | | | |
| SHU | 30.1 | 35.6 | 14.8 | 11.3 | 8.2 |
| Rent Survey | 33.9 | 43.5 | 10.6 | 8.2 | 3.8 |
| Ottawa | | | | | |
| SHU | 25.8 | 32.5 | 16.3 | 13.3 | 12.2 |
| Rent Survey | 25.1 | 48.2 | 14.5 | 6.7 | 5.5 |
| Thunder Bay | | | | | |
| SHU | 26.4 | 35.3 | 16.9 | 12.9 | 8.4 |
| Rent Survey | 24.5 | 48.2 | 13.6 | 9.2 | 4.5 |
| Sudbury | | | | | |
| SHU | 22.1 | 32.2 | 21.6 | 13.6 | 10.5 |
| Rent Survey | 17.5 | 48.5 | 14.4 | 12.4 | 7.2 |

NOTE: As has been demonstrated in Census data, average household size has been on the decline over the past two Census periods. It would appear that this trend is still continuing. This is evidenced most strongly in Southern Ontario. As can be seen in Table A2, Thunder Bay and Sudbury have experienced declines in the percentage of one-person households. The trend in Sudbury may partially be related to the 1978/79 strike of mining companies. It was difficult for single individuals and new households to find employment. This resulted in some out-migration from the area. No explanation can be found for the change in Thunder Bay.

: All cities demonstrated substantial shifts to smaller households.

TABLE A3

DISTRIBUTION OF RENTER HOUSEHOLDS
BY HOUSEHOLD TYPE

| <u>Municipality</u> | <u>ECONOMIC FAMILY HOUSEHOLD</u> | | <u>NON-FAMILY HOUSEHOLD</u> | |
|---------------------|--------------------------------------------|-------------------------------|-------------------------------------------|-------------------------------|
| | <u>Survey of Housing Units*</u> (%) | <u>Rent Survey</u> (%) | <u>Survey of Housing Units</u> (%) | <u>Rent Survey</u> (%) |
| Metro Toronto | 59.3 | 53.7 | 40.7 | 46.3 |
| Hamilton | 63.7 | 54.4 | 36.3 | 45.6 |
| London | 60.5 | 48.6 | 39.5 | 51.4 |
| Windsor | 62.3 | 56.7 | 37.7 | 43.3 |
| Ottawa | 65.9 | 58.5 | 34.1 | 41.5 |
| Thunder Bay | 66.9 | 58.7 | 33.1 | 41.3 |
| Sudbury** | 72.6 | 79.0 | 27.4 | 21.0 |

Note: The split between family and non-family households is comparable for the two survey periods. There has, however, been an increase in the proportion of non-family households in all cities except Sudbury. This trend is supported by various other data sources.

: There has been a substantial shift toward non-family households for all cities tested.

*Survey of Housing Units was conducted in 1974.

**Sudbury may have been affected by the strike during 78/79. A number of single and younger households left the city for other employment opportunities.

TABLE A4

DISTRIBUTION OF RENT
TO INCOME RATIO

| <u>Municipality</u> | <u>Less than or Equal to 25%</u> | | <u>Greater than 25%</u> | |
|---------------------|--------------------------------------------|--------------------------------|--------------------------------------------|--------------------------------|
| | <u>Survey of Housing Units (%)</u> | <u>Rent Survey (%)</u> | <u>Survey of Housing Units (%)</u> | <u>Rent Survey (%)</u> |
| Metro Toronto | 67.2 | 69.2 | 32.8 | 30.8 |
| Hamilton | 65.4 | 71.9 | 34.6 | 28.1 |
| London | 63.3 | 65.8 | 36.7 | 34.2 |
| Windsor | 63.6 | 67.3 | 36.4 | 32.7 |
| Ottawa | 67.9 | 73.5 | 32.1 | 26.5 |
| Thunder Bay | 61.6 | 71.2 | 38.4 | 28.8 |
| Sudbury | 74.0 | 76.1 | 26.0 | 23.9 |

Note: Similar trends are evident in a comparison by household type. Affordability for non-family households has improved substantially across cities. However, it is not as evident that affordability has improved for family households. For senior citizen households (head 65+), in the majority of cities, the senior incomes have not kept pace with rents. Higher proportions of seniors are paying more than 25% of their income toward rent. A note of caution, however, it is questionable whether total gross income was provided by seniors. There is some evidence to support the theory that income from investments, etc. were not included in the 1980 Rent Survey data.

: Hamilton, Ottawa, and Thunder Bay display substantial shifts in the proportion paying greater than 25% rent to income. No such change was evidenced in the other cities between survey periods.

APPENDIX B

DEFINITIONS OF DATA SET

CLASS

The variable 'class' was categorized by the following: non-family, family, single parent family, relatives living together and other.

The analysis in this report uses the following definitions (each classification is exclusive of others):

Family - husband and wife, with or without children living in the same dwelling.

Non-Family - unrelated individuals living together, no children.

Relatives Living Together - no head of household specified, no married couples, relations usually brothers/sisters or aunts/uncles.

Other - similar to non-family household. No head of household identified, no persons related by marriage, but presence of one or more children.

FAMNON

The variable 'famnon' groups the data identified by 'class' into two categories - family or non-family.

SC (Senior Citizens)

The variable SC identifies households by age of the oldest head of the household or age of the oldest member of the household for non-family households where no head is identified.

INCOME

The variables relating to income (i.e. INC15, Y1980, INC1980) represent TOTAL household income, that is, income from all members of the household.

Respondents were asked to identify 1979 income to the nearest \$1,000 including all members. This figure was then inflated to 1980 figures by adjusting 1979 household income by the wage component of the consumer price index.

Those respondents who were unable or not willing to provide actual 1979 income were asked to identify whether the household income fell above or below a pre-determined income. In this fashion it was possible to estimate whether the respondent was paying above or below 25% of their income towards rent.

HEAD

The head of the household is defined as the oldest spouse or oldest member of the household where no spouse is present.



